

### **ABSTRACT**

In accordance with certain embodiments of the invention, a picture frame may include a holder disposed on the rear side of the frame so as to define a cavity to receive a card. The holder may have a second viewing window that is operable to display the card  
5 from the rear side of the frame. The holder may be substantially concealed from the perspective of a viewer exposed to the first viewing window in the front side of the frame.

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